

Exhibit 25



EDUCATIONAL COMMISSION for FOREIGN MEDICAL GRADUATES

3624 MARKET STREET, PHILADELPHIA, PENNSYLVANIA 19104-2685, U.S.A.
TELEPHONE: 215-386-5900 • FAX: 215-386-9767 • INTERNET: www.ecfmg.org

Personal and Confidential
Via Federal Express

November 12, 2002



Dr. Igberase Oluwafemi Charles
18336 Streamside Drive
Gaithersburg, MD 20879

Re: USMLE™/ECFMG® Identification No. 0-482-700-2

Dear Dr. Charles:

On behalf of the ECFMG Medical Education Credentials Committee, I am writing to inform you the Committee has completed its review of the available information related to the allegation you engaged in irregular behavior in connection with the false response to Item 1 on the application for the USMLE Step 1 received by ECFMG on March 18, 2002 and your applying to take the USMLE Step 1 when you have already passed the USMLE Step 1.

In advance of the review, members of the Committee were provided with copies of the following materials: (1) your application for the USMLE Step 1 received by ECFMG on March 18, 2002, (2) medical diploma submitted with this application, (3) ECFMG's May 22, 2002 letter to you, (4) ECFMG's July 22, 2002 letter to you and (5) ECFMG's September 20, 2002 letter to you. The ECFMG Committee also had information on prior actions taken by the ECFMG Medical Education Credentials Committee and USMLE Committee on Irregular Behavior.

Following careful review of this matter, the ECFMG Medical Education Credentials Committee determined that you had engaged in irregular behavior in connection with the false response to Item 1 on the application for the USMLE Step 1 received by ECFMG on March 18, 2002 and your applying to take the USMLE Step 1 when you have already passed the USMLE Step 1.

The ECFMG Medical Education Credentials Committee took action to bar you permanently from admission to all ECFMG examinations and from ECFMG certification and to refer this matter to the USMLE Committee on Irregular Behavior. As you were advised in my May 22, 2002 letter, at its May 2, 2002 meeting, the ECFMG Committee took action to revoke your Standard ECFMG Certificate permanently.

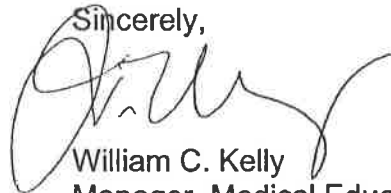
ECFMG® is an organization committed to promoting excellence in international medical education.

Dr. Igberase Oluwafemi Charles
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Also, in accordance with ECFMG policies and procedures, an annotation that you engaged in irregular behavior will be included in your ECFMG record. This annotation will appear on your ECFMG Certification Verification Service Report and ECFMG Status Report. In addition, ECFMG will report the determination of irregular behavior and revocation of your Standard ECFMG Certificate to the Federation of State Medical Boards, state medical licensing authorities and directors of graduate medical education programs.

As noted in the enclosed ECFMG Rules of Appellate Procedure, decisions of the ECFMG Medical Education Credentials Committee may be appealed within the 60 day time limit specified.

Sincerely,

A handwritten signature in black ink, appearing to read 'W. Kelly', written over the word 'Sincerely,'.

William C. Kelly
Manager, Medical Education
Credentials Department

/wck
Enclosure